

EXHIBIT C

PRIME TITLE SEARCH, LLC

MORTGAGE FORECLOSURE CERTIFICATE



CERTIFIES TO: Steven J. Baum, P.C.

That a search has been made against the premises described in Schedule "A" from the date of the mortgage to be foreclosed to the date hereof, and title to said premises is vested of record in:

KHEMRAJ NARAIN

Title acquired by deed from Mahadeo Hanooman and Rayshmoutie Hanooman, dated April 5, 2002 and recorded May 30, 2002 in Reel 6403 Page 1559.

This certificate includes appended schedules as follows:

Schedule A: Description of Mortgaged Premises

Schedule B: Mortgages and Assignments of Record

Schedule C: Necessary Parties Defendant

Schedule D: Exception, Objections and Other Information

Liability hereunder is limited to One Thousand Dollars (\$1,000.00).

Certified as of October 1, 2009 at 9:00 A.M.

PRIME TITLE SEARCH, LLC

By: _____
Pam Harms
Foreclosure Department

PRIME TITLE SEARCH, LLC

**SCHEDULE A
DESCRIPTION**

Block 9280 and Lot 31

ALL that certain plot, piece or parcel of land, with the buildings and improvements thereon erected, situate, lying and being in the Borough and County of Queens, City and State of New York, bounded and described as follows:

BEGINNING at a point on the Northerly side of Jamaica Avenue, distant 163.288 feet Easterly from the corner formed by the intersection of the Northerly side of Jamaica Avenue with the Easterly side of 126th Street;

RUNNING THENCE Northerly parallel with 126th Street and part of the distance through a party wall, 99.31 feet;

THENCE Easterly at right angles to 126th Street, 19.67 feet;

THENCE Southerly parallel with 126th Street and part of the distance through a party wall, 95.52 feet to the Northerly side of Jamaica Avenue;

THENCE Westerly along the Northerly side of Jamaica Avenue, 20.032 feet to the point or place of BEGINNING.

Premises known as 126-17 Jamaica Avenue, Richmond Hill, New York

PRIME TITLE SEARCH, LLC

MORTGAGES

(A) MORTGAGE TO BE FORECLOSED

Mortgagor:	Khemraj Naraine	Amount:	\$226,400.00
		Dated:	April 5, 2002
		Recorded:	May 30, 2002
Mortgagee:	Cambridge Home Capital, LLC 80 Cuttermill Road, Suite 408 Great Neck, New York 11021	Reel:	1403 Page: 1563

(B) SENIOR MORTGAGE

Mortgagor:	Luis Laplume	Amount:	\$26,000.00
		Dated:	February 2, 1973
		Recorded:	February 6, 1973
Mortgagee:	Astoria Federal Savings and Loan Association 3716 30th Avenue Long Island City, New York	Reel:	643 Page: 450

(C) SENIOR MORTGAGE

Mortgagor:	126 Jamaica Avenue Corp.	Amount:	\$2,700.00
		Dated:	May 11, 1979
		Recorded:	May 15, 1979
Mortgagee:	Gustavo Buitrago and Olga Buitrago 4003 247th Street Little Neck, New York	Reel:	1161 Page: 1769

This title report does not show all the terms and provisions of the mortgage(s) set forth herein. Interested parties should contact the holder(s) thereof to ascertain the terms, covenants and conditions contained therein, and to determine if there are any unrecorded amendments or modifications thereto.

PRIME TITLE SEARCH, LLC

MORTGAGES - CONTINUED

ASSIGNMENT OF MORTGAGE

Assignor: Gustavo Buitrago and Olga Buitrago

Dated: June 27, 1979

Recorded: July 9, 1979

Assignee: Sidphil Realty Corp.
10426 Jamaica Avenue
Richmond Hill, New York

Reel: 1176 **Page:** 729

(D) SUBORDINATE MORTGAGE

Mortgagor: Khemraj Naraine

Amount: \$42,450.00

Dated: April 5, 2002

Recorded: May 30, 2002

Mortgagee: Cambridge Home Capital, LLC
80 Cuttermill Road, Suite 408
Great Neck, New York 11021

Reel: 1403 **Page:** 1583

PRIME TITLE SEARCH, LLC

**SCHEDULE C
NECESSARY PARTIES DEFENDANT**

This certification is made on the assumption that all parties are to be personally served in the proposed action. If any of the persons herein under named be dead, their legal representatives and successors in interest should be made parties defendant after the search has been amended. If investigation by application discloses that there are other persons having an interest in the property whose rights are subordinate to the mortgage to be foreclosed, such persons should also be made parties defendant after search has been amended. If any leases, mortgages or other liens recorded prior to the period covered by this search, but which, by reason or subordinate clauses contained thereon or otherwise, are in fact subordinate to the lien of the mortgage to be foreclosed, all persons interested in said leases, mortgages or other liens should also be made parties defendant after search has been amended.

If the United States of America, State of New York or City of New York, or any of its agencies, are made parties, that compliant must set forth the reason therefore in detail. (See R.P.A. and P.L. Sec. 202A and 28 U.S.C.A. 2410).

The addresses of the parties herein given, were obtained from the record and are not represented to be the present addresses of the parties.

Consideration should be given to the desirability of naming as defendants the obligor named in the bond or in any extension, assumption or guaranty agreement.

All occupants of the premises herein described should be made parties defendant.

The Company should be requested to continue searches to the date of filing lis pendens.

PARTIES DEFENDANT	INTEREST IN PREMISES
1. Khemraj Naraine 126-17 Jamaica Avenue Richmond Hill, New York 11418	record owner and obligor on note/mortgage to be foreclosed
2. Cambridge Home Capital, LLC 80 Cuttermill Road, Suite 408 Great Neck, New York 11021	subordinate mortgagee
3. Sears Roebuck & Company 45 Congress Street Salem, Massachusetts 01970	judgment creditor
4. Criminal Court of the City of New York (Kings) 120 Schermerhorn Street Brooklyn, New York 11201	judgment creditor

PRIME TITLE SEARCH, LLC



SCHEDULE C

NECESSARY PARTIES DEFENDANT - CONTINUED

5. New York State Department of Taxation and Finance judgment creditor
P.O. Box 5149
Albany, New York 12205

6. New York City Transit Adjudication Bureau possible judgment creditor
505 Fulton Street (See Schedule "D", exception 6)
Brooklyn, New York 11201

PRIME TITLE SEARCH, LLC



**SCHEDULE D
EXCEPTIONS, OBJECTIONS AND OTHER INFORMATION**

1. Rights of tenants and persons in possession.
2. Except any state of facts an accurate survey may show.
3. Covenants, conditions, easements, leases, agreements of record, etc.
4. Unpaid water and/or sewer charges, if any (see Tax Search herein).
5. A surrogates search is being conducted against the record owner(s) with results, if any, to follow.
6. Searches for judgments and liens against the name(s) Khemraj Naraine disclose four (4) judgments found of record (see copies attached herein).

NOTE: Searches were not run for Transit Adjudication Bureau liens; docket books are missing from the County Clerk's Office.

NOTE: The environmental control board lien docket books are approximately two months behind the actual City Register's indexing date. Foreclosing attorney should consider naming the New York City Environmental Control Board as a party defendant in order to cut off any possible liens filed between the date of the docket books and the Register's indexing date.

7. Bankruptcy searches against the name(s) Khemraj Naraine disclose one (1) filing (see copy attached herein).
8. FOR INFORMATION ONLY: The Lis Pendens to be filed against this property should be sent to In House.
9. Real Property Actions and Proceedings Law §1303 requires that a notice, captioned "Help for Homeowners in Foreclosure", containing required text, be delivered, in a mortgage foreclosure involving residential real property which is an owner-occupied one to four family dwelling, with the summons and complaint on colored paper that is a color other than that of the paper on which the summons and complaint are printed, and in a specified point type.

PRIME TITLE SEARCH, LLC



SCHEDULE D

EXCEPTIONS, OBJECTIONS AND OTHER INFORMATION - CONTINUED

10. Real Property Actions and Proceedings Law §1304 requires that a notice containing required text in a specified point type be mailed by registered or certified mail and by first-class mail to the borrower, and, if different, to the residence which is the subject of the mortgage, at least 90 days before legal action is commenced when the mortgage secures a "high-cost home loan", as defined in banking law §6-1, or a subprime home loan or a non-traditional home loan, as those terms are defined in RPAPL §1304.

11. The following senior mortgages have been found of record:

Mortgage recorded in Reel 643 Page 450;
Mortgage recorded in Reel 1161 Page 1769, as assigned.

12. The following subordinate mortgage has been found of record:

Mortgage recorded in Reel 1403 Page 1583.

COUNTY CLERK SEARCH(10/30/2009)

Last Name: (NARAINÉ)
First Name: (KHE)
COUNTY: (QUEENS)

Run Date: To: 10/30/2009

JUDGMENTS -

Queens County from (01/90 to 10/29/09)

Search Parameters- Last:NARAINÉ First:KHE

All Types Of Liens

Book Type -- Judgments Docket
Judgment Type: TRANSCRIPT OF JUDGMENT
Court: Civil Court

Control No. [REDACTED]
Index # 59511/00
Effective Date: 08/27/2002
Expiration Date: 03/06/2023
Docket Date:03/06/2003

Debtor Info:
NARAINÉ, KHEMCHAND
12115 107TH AVE
JAMAICA NY 11419-2815

Creditor Info:
SEARS ROEBUCK &COMPANY
45 CONGRESS STREET
SALEM MA 01970

Attorney:
SHARINN & LIPSHIE
200 GARDEN CITY PLAZA STE 506
GARDEN CITY NY 11530

Amount: \$3,808.35

Book Type -- Judgments Docket
Judgment Type: TRANSCRIPT OF JUDGMENT
Court: Criminal Court

Control No. [REDACTED]
Index # 2002QN016945
Effective Date: 05/12/2003
Expiration Date: 05/14/2023
Docket Date:05/14/2003

Debtor Info:
NARAINÉ, KHEMRAJ
1121 GLENMORE AVE
BROOKLYN 11212-0000

Creditor Info:
CRIMINAL COURT OF THE CITY OF NEW YORK
125 -01 QUEENS BLVD
QUEENS 11415

Attorney:
DISTRICT ATTORNEY OF QUEENS COUNTY
125-01 QUEENS BLVD

Friday October 30, 2009

QUEENS 11415

Amount: \$60.00

Block: Lot:
Book Type -- Judgments Docket
Judgment Type: NY STATE TAX WARRANT
Court:

Control No. [REDACTED]
Index # E4289121330002
Effective Date: 03/17/2009
Expiration Date: 03/18/2029
Docket Date: 03/19/2009

Debtor Info:
NARAIN, KHEMRAJ
126 17 JAMAICA AVE
RICHMOND HILL NY 11418-2626

Creditor Info:
NY STATE DEP'T OF TAXATION AND FINANCE

Amount: \$309.99

COM: 03/19/2009-KHEMRAJ NARAIN D/B/A KN GENERAL CONSTRUCTION
126 17 JAMAICA AVE RICHMOND HILL , NY
11418-2626

Block: Lot:
Book Type -- Judgments Docket
Judgment Type: NY STATE TAX WARRANT
Court:

Control No. [REDACTED]
Index # E4289121330003
Effective Date: 05/10/2009
Expiration Date: 05/11/2029
Docket Date: 05/12/2009

Debtor Info:
NARAIN, KHEMRAJ
126 17 JAMAICA AVE
RICHMOND HILL NY 11418-2626

Creditor Info:
NY STATE DEP'T OF TAXATION AND FINANCE

Amount: \$1,022.11

COM: 05/12/2009-KHEMRAJ NARAIN D/B/A KN GENERAL CONSTRUCTION
126 17 JAMAICA AVE RICHMOND HILL , NY US
11418-2626

END RETURNS

PVB - (Parking Violations Bureau - Ending Date 10/26/09)

Search Parameters- Last: NARAIN First: KHE

END RETURNS

(Environmental Control Board (Fire and Building) - Ending Date 09/30/09)

Search Parameters- Last: NARAIN First: KHE

END RETURNS